

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Mark S Gelbs  
Debtor

Case No. 22-01871-MJC  
Chapter 7

District/off: 0314-5  
Date Rcvd: Dec 16, 2024

User: AutoDocke  
Form ID: 318

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Mark S Gelbs, 167 Water Tower Circle, East Stroudsburg, PA 18301-9405
5499813	+ Blue Mountain Lake Club, 121 Pocahontas Road, Suite 3, East Stroudsburg, PA 18301-8129
5499814	Bureau Investment Group Port No 15 LLC, c/o Alpha Recovery Corp., 6912 S. Quentin St., Suite 10, Centennial, CO 80122
5499816	Commonwealth of Pennsylvania, Department of Revenue, PO Box 280431, Harrisburg, PA 17128-0431
5506454	+ Eileen Gelbs, 3178 Cherry Ridge Rd, Bushkill, PA 18324-7872
5499823	OneMain Financial Group LLC, 158 Eagles Glen Plaza, Suite 101, East Stroudsburg, PA 18301

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ EDI: PHINAMERI.COM	Dec 16 2024 23:36:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
cr	EDI: Q3GTBI	Dec 16 2024 23:37:00	BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, LLC, PO Box 788, Kirkland, WA 98083-0788
cr	Email/Text: BankruptcyECFMail@mccalla.com	Dec 16 2024 18:44:00	US Bank Trust National Association, Not In Its Ind, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	+ EDI: PRA.COM	Dec 16 2024 23:37:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5500422	EDI: PHINAMERI.COM	Dec 16 2024 23:36:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
5509481	EDI: Q3GTBI	Dec 16 2024 23:37:00	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
5499815	EDI: CAPITALONE.COM	Dec 16 2024 23:36:00	Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
5499817	Email/PDF: creditonebknotifications@resurgent.com	Dec 16 2024 18:45:17	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
5499818	EDI: IRS.COM	Dec 16 2024 23:37:00	Department of Treasury, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5617868	Email/Text: operationsclerk@easypayfinance.com	Dec 16 2024 18:43:00	EasyPay Finance, 3220 Executive Rdg, Suite 200, Vista, CA 92081
5617867	Email/Text: operationsclerk@easypayfinance.com	Dec 16 2024 18:43:00	EasyPay Finance, PO Box 2549, Carlsbad, CA 92018
5499819	^ MEBN	Dec 16 2024 18:40:37	Enterprise Rent A Car PRM, Damage Recovery Unit BOB, PO Box 801988, Kansas City MO 64180-1988

5499820	Email/Text: ECF@fayservicing.com	Dec 16 2024 18:43:00	Fay Servicing, LLC, 1601 LBJ Freeway, Suite 150, Farmers Branch, TX 75234
5506455	EDI: PHINAMERI.COM	Dec 16 2024 23:36:00	GM Financial, PO Box 183834, Arlington, TX 76096-3834
5506456	Email/Text: bk@lendmarkfinancial.com	Dec 16 2024 18:43:00	Lendmark Financial, 2118 Usher Street NW, Covington, GA 30014
5505331	Email/Text: bk@lendmarkfinancial.com	Dec 16 2024 18:43:00	Lendmark Financial Services, LLC., 2118 Usher Street NW, Covington, GA 30014
5499821	Email/PDF: resurgentbknotifications@resurgent.com	Dec 16 2024 18:46:05	LVNV Funding LLC, Re: Credit One, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5499611	Email/PDF: resurgentbknotifications@resurgent.com	Dec 16 2024 18:45:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5499539	Email/Text: BankruptcyECFMail@mccalla.com	Dec 16 2024 18:44:00	US Bank Trust National Association, Not In Its, c/o c/o MCCALLA RAYMER LEIBERT PIERCE, L, Bankruptcy Department, 1544 Old Alabama Rd, Roswell, GA 30076
5617869	Email/Text: BankruptcyEast@firstenergycorp.com	Dec 16 2024 18:44:00	Met-Ed, PO Box 16001, Reading, PA 19612-6001
5617870	+ Email/Text: BankruptcyEast@firstenergycorp.com	Dec 16 2024 18:44:00	Met-Ed, 76 S. Main Street, A-RPC, Akron, OH 44308-1812
5617871	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Dec 16 2024 18:44:00	NY State Dept Taxation, Civil Enforcement Div Bankr. Unit, PO Box 5300, Albany, NY 12205-0300
5499822	EDI: AGFINANCE.COM	Dec 16 2024 23:36:00	OneMain Financial Group LLC, PO Box 3251, Evansville IN 47731-3251
5533354	^ MEBN	Dec 16 2024 18:40:21	PPL Electric Utilities, 2 N 9th St, Allentown, PA 18101-1139
5499824	^ MEBN	Dec 16 2024 18:40:01	Tate & Kirlin Associates, Inc., 580 Middletown Blvd., Suite 240, Langhorne, PA 19047-1876
5500154	+ EDI: PRA.COM	Dec 16 2024 23:37:00	The Bureaus, Inc., c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5499825	+ Email/Text: bankruptcydepartment@tsico.com	Dec 16 2024 18:44:00	Transworld Systems Inc., 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733
5508537	^ MEBN	Dec 16 2024 18:40:09	US Bank Trust National Association, et al., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

**the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 18, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2024 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Amanda Tomack	on behalf of Defendant United States Department of Treasury Internal Revenue Service amanda.tomack2@usdoj.gov, ari.d.kunofsky@usdoj.gov, eastern.taxcivil@tax.usdoj.gov
Christopher A DeNardo	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust logsecf@logs.com, cistewart@logs.com
Denise E. Carlon	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkgroup@kmillawgroup.com, bkgroup@kmillawgroup.com
Jill E. Durkin	jilldurkinesq@gmail.com PA92@ecfcbis.com
Steven R Savoia	on behalf of Debtor 1 Mark S Gelbs ssavoia@ptd.net
Steven R Savoia	on behalf of Plaintiff Mark S Gelbs ssavoia@ptd.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1	Mark S Gelbs	Social Security number or ITIN xxx-xx-9962
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court	Middle District of Pennsylvania	
Case number:	5:22-bk-01871-MJC	

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mark S Gelbs  
aka Mark Gelbs, aka Mark Steven Gelbs

By the  
court:

12/16/24

Mark J. Conway, United States  
Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**